

5. Share of Women-Owned Firms by Age of Firm and Region/State: 1991 and 1994

Region/State	Age of Firm			
	<5 Yrs.	5-8 Yrs.	9-11 Yrs.	12 Yrs.+
Tennessee				
1994	35.0	27.1	11.1	26.8
1991	53.5	17.3	7.9	21.3
West South Central				
1994	35.0	25.6	12.2	27.2
1991	48.4	19.8	9.0	22.8
Arkansas				
1994	36.4	24.6	10.7	28.3
1991	42.4	18.2	8.8	25.6
Louisiana				
1994	34.4	23.0	12.6	30.0
1991	45.7	19.9	9.1	25.3
Oklahoma				
1994	34.3	23.8	11.9	30.0
1991	48.7	18.8	8.2	24.3
Texas				
1994	35.1	26.6	12.3	26.0
1991	49.0	20.2	9.2	21.6
Mountain				
1994	33.5	30.3	11.7	24.5
1991	48.9	23.8	8.5	18.9
Arizona				
1994	33.9	31.4	12.0	22.7
1991	43.5	30.4	8.7	17.4
Colorado				
1994	33.4	31.1	11.7	23.8
1991	43.7	29.2	8.6	18.5
Idaho				
1994	31.1	31.1	11.7	26.1
1991	57.6	16.3	7.6	18.4
Montana				
1994	30.8	27.6	11.3	30.3
1991	50.1	17.4	8.9	23.6
Nevada				
1994	34.1	32.9	10.4	22.7
1991	57.3	16.1	8.3	18.3
New Mexico				
1994	35.3	28.7	11.4	24.5
1991	54.8	18.3	7.9	19.0

5. Share of Women-Owned Firms by Age of Firm and Region/State: 1991 and 1994				
Region/State	Age of Firm			
	<5 Yrs.	5-8 Yrs.	9-11 Yrs.	12 Yrs.+
Utah				
1994	38.0	23.0	12.4	26.7
1991	52.1	18.6	9.0	20.3
Wyoming				
1994	25.9	34.0	12.1	28.0
1991	56.4	15.6	7.9	20.1
Pacific				
1994	35.0	26.6	11.5	26.9
1991	48.6	19.0	9.4	22.9
Alaska				
1994	30.4	22.6	16.2	30.8
1991	28.0	29.3	12.8	29.9
California				
1994	36.4	25.7	11.1	26.7
1991	48.4	19.0	9.5	23.1
Hawaii				
1994	25.7	24.3	14.1	35.9
1991	32.7	22.6	11.1	33.6
Oregon				
1994	32.0	30.2	11.6	26.2
1991	52.9	17.8	8.2	21.1
Washington				
1994	31.0	30.1	12.2	26.7
1991	51.3	18.5	9.3	20.8

SOURCE: *Women-Owned Businesses: Breaking the Boundaries*, DBIS & NFWBO.

6. Share of All U.S. Firms by Age of Firm and Region/State: 1991 and 1994

Region/State	Age of Firm			
	<5 Yrs.	5-8 Yrs.	9-11 Yrs.	12 Yrs. +
Total U.S.				
1994	39.3	20.4	10.3	30.0
1991	41.7	20.3	7.7	30.3
New England				
1994	40.4	20.6	9.8	29.2
1991	43.6	18.8	7.2	30.5
Connecticut				
1994	32.8	26.0	10.3	30.8
1991	43.9	18.7	7.2	30.2
Maine				
1994	44.6	18.7	8.7	28.1
1991	49.6	16.3	5.9	28.1
Massachusetts				
1994	44.0	17.6	9.7	28.8
1991	41.3	19.5	7.5	31.7
New Hampshire				
1994	44.4	20.7	9.4	25.5
1991	49.6	17.9	6.6	25.9
Rhode Island				
1994	41.4	17.9	9.3	31.5
1991	35.3	20.0	7.7	36.9
Vermont				
1994	32.1	26.4	10.7	30.8
1991	48.4	17.8	6.3	27.4
Mid Atlantic				
1994	39.9	18.3	10.1	31.7
1991	33.6	21.2	8.7	36.5
New Jersey				
1994	37.1	18.9	10.5	33.4
1991	31.3	22.0	9.1	37.6
New York				
1994	43.3	17.3	9.9	29.5
1991	35.5	21.2	8.7	34.5
Pennsylvania				
1994	36.1	19.4	10.1	34.4
1991	31.8	20.7	8.2	39.3

6. Share of All U.S. Firms by Age of Firm and Region/State: 1991 and 1994

Region/State	Age of Firm			
	<5 Yrs.	5-8 Yrs.	9-11 Yrs.	12 Yrs.+
East North Central				
1994	36.7	19.2	11.3	32.9
1991	37.5	21.6	7.6	33.3
Illinois				
1994	35.6	19.1	13.5	31.8
1991	35.5	26.5	7.2	30.9
Indiana				
1994	37.3	19.5	10.5	32.8
1991	34.6	21.6	7.6	36.2
Michigan				
1994	38.7	19.2	10.2	31.9
1991	42.7	18.3	7.8	31.2
Ohio				
1994	36.9	18.4	10.4	34.3
1991	36.3	20.0	8.0	35.7
Wisconsin				
1994	34.5	20.4	10.3	34.8
1991	38.3	18.4	7.5	35.9
West North Central				
1994	31.3	22.4	11.4	35.0
1991	40.3	20.8	6.6	32.1
Iowa				
1994	28.2	28.0	11.2	32.6
1991	55.2	16.2	4.3	24.3
Kansas				
1994	33.4	21.6	10.7	34.4
1991	37.8	21.2	7.0	34.0
Minnesota				
1994	32.3	19.9	12.5	35.3
1991	35.0	24.8	7.4	32.9
Missouri				
1994	34.1	20.8	10.2	34.9
1991	35.1	20.2	7.8	36.9
Nebraska				
1994	27.9	22.0	11.9	38.3
1991	34.8	22.1	7.4	35.6
North Dakota				
1994	27.3	22.9	12.0	37.9
1991	37.8	21.5	6.6	34.1
South Dakota				
1994	26.2	23.8	13.2	36.8
1991	43.6	20.9	5.8	29.6

6. Share of All U.S. Firms by Age of Firm and Region/State: 1991 and 1994

Region/State	Age of Firm			
	<5 Yrs.	5-8 Yrs.	9-11 Yrs.	12 Yrs.+
South Atlantic				
1994	42.6	19.7	10.3	27.5
1991	39.6	21.7	8.3	30.3
Delaware				
1994	38.2	21.5	10.5	29.9
1991	38.3	20.9	8.2	32.6
District of Columbia				
1994	48.5	17.8	12.0	21.8
1991	37.6	30.2	8.9	23.3
Florida				
1994	49.1	18.0	9.8	23.1
1991	40.5	23.0	9.3	27.2
Georgia				
1994	43.8	19.1	10.1	27.0
1991	35.0	23.9	8.5	32.6
Maryland				
1994	44.7	18.3	9.3	27.6
1991	42.0	19.0	8.3	30.6
North Carolina				
1994	34.8	22.8	10.8	31.6
1991	39.9	21.1	7.2	31.8
South Carolina				
1994	36.7	22.1	10.5	30.7
1991	40.3	20.9	7.2	31.5
Virginia				
1994	38.9	21.2	10.5	29.4
1991	45.3	18.8	7.4	28.4
West Virginia				
1994	31.0	21.8	11.9	35.3
1991	34.8	23.1	6.9	35.2
East South Central				
1994	37.8	20.8	10.4	31.0
1991	38.2	21.6	7.3	32.9
Alabama				
1994	41.5	20.1	10.0	28.3
1991	38.6	22.3	7.0	32.1
Kentucky				
1994	36.3	20.2	10.0	33.5
1991	33.6	21.9	7.8	36.7
Mississippi				
1994	36.6	20.9	10.5	32.0
1991	39.2	21.7	6.5	32.5

6. Share of All U.S. Firms by Age of Firm and Region/State: 1991 and 1994

Region/State	Age of Firm			
	<5 Yrs.	5-8 Yrs.	9-11 Yrs.	12 Yrs.+
Tennessee				
1994	36.4	21.9	10.8	30.9
1991	40.9	20.7	7.5	30.9
West South Central				
1994	38.4	21.9	10.3	29.3
1991	51.9	16.8	6.8	24.4
Arkansas				
1994	36.9	20.9	10.1	32.1
1991	34.9	21.2	7.5	36.4
Louisiana				
1994	40.1	18.2	10.1	31.6
1991	33.4	22.5	9.0	35.1
Oklahoma				
1994	33.6	20.9	11.4	34.1
1991	34.8	21.9	8.9	34.4
Texas				
1994	39.2	23.1	10.2	27.5
1991	58.7	14.8	6.2	20.3
Mountain				
1994	37.6	23.8	10.7	27.9
1991	40.9	26.1	7.5	25.5
Arizona				
1994	40.1	24.5	11.2	24.2
1991	38.0	34.1	7.3	20.6
Colorado				
1994	38.8	24.2	10.6	26.4
1991	39.8	28.7	7.5	24.1
Idaho				
1994	33.3	23.7	10.6	32.4
1991	43.5	20.5	6.8	29.2
Montana				
1994	30.7	23.5	10.8	35.0
1991	39.6	20.1	7.5	32.8
Nevada				
1994	44.9	23.0	8.9	23.2
1991	47.9	18.9	8.1	25.1
New Mexico				
1994	35.7	25.0	10.1	29.1
1991	45.9	19.6	7.7	26.9

6. Share of All U.S. Firms by Age of Firm and Region/State: 1991 and 1994				
Region/State	Age of Firm			
	<5 Yrs.	5-8 Yrs.	9-11 Yrs.	12 Yrs.+
Utah				
1994	37.3	19.2	11.1	32.3
1991	40.3	21.4	7.7	30.6
Wyoming				
1994	24.6	28.6	11.4	35.4
1991	42.2	20.9	7.5	29.3
Pacific				
1994	42.4	20.8	9.4	27.3
1991	47.7	17.6	7.9	26.9
Alaska				
1994	45.1	14.4	11.8	28.7
1991	26.7	27.1	12.1	34.1
California				
1994	44.4	20.1	9.0	26.4
1991	49.8	16.7	7.7	25.8
Hawaii				
1994	38.2	17.5	10.7	33.6
1991	28.0	22.1	10.8	39.1
Oregon				
1994	34.4	24.6	10.6	30.5
1991	43.9	19.6	7.5	29.0
Washington				
1994	36.0	23.8	10.4	29.7
1991	42.6	19.8	8.3	29.3

SOURCE: *Women-Owned Businesses: Breaking the Boundaries*, DBIS & NFWBO.

7. Share of Women-Owned Firms by Financial Stress Score and Major Industry: 1991 and 1994					
Major Industry	Financial Stress Score				
	Low Stress 1	2	Moderate Stress 3	4	High Stress 5
Total U.S.					
1994	34.5	35.6	15.2	7.2	7.5
1991	33.5	36.8	14.7	7.1	7.9
Agriculture					
1994	51.3	31.3	10.1	3.9	3.5
1991	51.7	33.1	9.4	3.4	2.5
Mining					
1994	45.5	32.5	12.2	5.3	4.4
1991	48.8	32.4	9.9	4.4	4.4
Construction					
1994	21.6	34.9	19.2	10.4	13.9
1991	22.5	35.3	19.3	9.5	13.5
Non-Durable Manufacturing					
1994	25.3	35.4	18.9	8.7	11.7
1991	24.7	36.5	18.6	8.9	11.3
Durable Manufacturing					
1994	35.4	34.4	14.3	7.2	8.7
1991	35.2	34.9	13.4	7.2	9.3
Transportation/Communication					
1994	27.9	36.3	16.9	8.3	10.5
1991	27.8	37.3	16.6	8.2	10.1
Wholesale Trade					
1994	23.6	37.0	20.0	9.1	10.2
1991	24.3	37.3	19.8	8.4	10.2
Retail Trade					
1994	32.4	35.4	16.3	8.0	8.0
1991	30.8	36.6	15.6	7.8	9.1
Finance/Insurance/Real Estate					
1994	45.4	34.9	11.7	4.8	3.2
1991	44.0	37.4	9.9	5.0	3.6
Business Services					
1994	35.9	38.4	13.9	6.4	5.4
1991	34.3	40.7	13.0	6.6	5.4
Personal Services					
1994	54.5	34.3	6.9	2.5	1.7
1991	53.1	36.6	6.6	2.4	1.3
Other Services					
1994	45.6	34.5	11.1	4.7	4.1
1991	45.3	35.2	10.6	4.8	4.1

SOURCE: *Women-Owned Businesses: Breaking the Boundaries*, DBIS & NFWBO.

8. Share of All U.S. Firms by Financial Stress Score and Major Industry: 1991 and 1994					
Major Industry	Financial Stress Score				
	Low Stress 1	2	Moderate Stress 3	4	High Stress 5
Total U.S.					
1994	39.1	33.3	13.8	6.6	7.1
1991	38.6	33.8	13.4	6.5	7.7
Agriculture					
1994	62.3	24.7	7.3	3.1	2.6
1991	62.2	25.7	6.9	2.8	2.4
Mining					
1994	45.3	33.9	11.2	5.1	4.5
1991	45.0	34.0	10.5	5.2	5.2
Construction					
1994	29.1	36.4	16.9	8.1	9.6
1991	29.0	36.0	17.3	7.6	10.2
Non-Durable Manufacturing					
1994	32.7	32.5	15.8	8.0	10.9
1991	33.5	32.3	15.1	7.8	11.3
Durable Manufacturing					
1994	39.3	31.9	13.1	7.0	8.6
1991	39.1	31.5	12.8	7.1	9.5
Transportation/Communication					
1994	34.5	34.6	15.3	7.0	8.6
1991	35.7	34.1	14.6	6.7	8.9
Wholesale Trade					
1994	31.2	35.5	17.0	7.7	8.6
1991	32.6	34.9	16.1	7.4	9.1
Retail Trade					
1994	37.7	33.4	14.4	7.2	7.3
1991	37.3	34.1	13.6	7.0	8.0
Finance/Insurance/Real Estate					
1994	47.3	33.5	11.0	4.7	3.6
1991	44.3	36.9	9.9	4.6	4.2
Business Services					
1994	34.6	36.8	14.6	7.3	6.7
1991	34.3	38.2	13.5	7.0	7.0
Personal Services					
1994	58.2	29.7	7.0	2.8	2.2
1991	57.3	31.4	6.6	2.8	1.9
Other Services					
1994	51.6	29.9	9.8	4.5	4.1
1991	51.0	30.7	9.4	4.5	4.4

SOURCE: *Women-Owned Businesses: Breaking the Boundaries*, DBIS & NFWBO.

9. Characteristics of Women-Owned Firms With 100+ Employees				
Characteristics	All U.S. Firms	Women-Owned Firms		
		Total	<100 Employees	100+ Employees
TOTAL	100%	100%	100%	100%
Region				
New England	5.9	6.3	6.2	5.9
Mid Atlantic	15.6	14.3	14.2	16.0
East North Central	15.5	15.7	15.8	18.3
West North Central	7.6	7.1	7.3	6.2
South Atlantic	16.9	16.9	16.8	17.2
East South Central	5.0	5.2	5.4	5.5
West South Central	10.6	10.6	10.7	9.4
Mountain	6.0	6.6	6.6	4.3
Pacific	16.9	17.4	17.0	17.1
Major Industry				
Agriculture	3.7	2.2	2.1	0.6
Mining	0.5	0.2	0.2	0.3
Construction	11.0	3.9	4.0	2.3
Non-Durable Manufacturing	2.9	3.4	3.5	7.8
Durable Manufacturing	3.2	2.1	2.2	6.4
Transportation/Communications	3.6	3.0	3.0	5.0
Wholesale Trade	7.5	5.7	5.9	3.5
Retail Trade	22.9	31.9	33.1	14.5
Finance/Insurance/Real Estate	8.8	7.0	6.7	7.1
Business Services	6.3	9.3	9.3	16.5
Personal Services	5.4	10.2	10.2	1.5
Other Services	24.4	19.8	19.8	34.4
Financial Stress Score				
1-Low Stress	39.1	34.5	35.6	42.0
2	33.3	35.6	35.3	30.4
3-Moderate Stress	13.8	15.2	14.7	12.3
4	6.6	7.2	7.1	6.6
5-High Stress	7.1	7.5	7.3	8.8
Payment Index				
Pay on time (80-99)	36.3	33.1	33.4	23.5
Pay <30 days late (50-79)	57.3	58.9	58.6	72.5
Pay 30+ days late (1-49)	6.4	8.0	8.1	3.4

SOURCE: *Women-Owned Businesses: Breaking the Boundaries*, DBIS & NFWBO.



NATIONAL WOMEN'S LAW CENTER

DISCRIMINATION AGAINST WOMEN IN EDUCATION: WHY AFFIRMATIVE ACTION FOR WOMEN IN EDUCATION REMAINS ESSENTIAL

The extensive history of discrimination against girls and young women in education, as in other aspects of American life, has continuing adverse consequences which limit women's opportunities, and deprive our nation of half its creative talent. Educational opportunity is critically linked to economic security and advancement for women and their families. Affirmative measures to redress the inequities against girls and young women, in all levels of education, therefore remain necessary to enable women to take their rightful place in the mainstream of our society.

PAST AND PRESENT BARRIERS TO WOMEN IN EDUCATION

It is important to recall the extensive history of discrimination against women in educational institutions. For example:

◆ Until the 1970's, women were kept out of many schools, and programs within schools, simply because of their sex. Both private institutions and state schools funded by tax dollars systematically excluded women. Harvard, which opened for men in 1636, did not accept women until 1943. Princeton and Yale did not accept women until 1969. The University of Virginia did not accept women until 1970. For many years, Stanford University admitted only one woman student for every three men.¹

◆ Some state schools continue to exclude women even today: the Citadel and Virginia Military Institute, both public colleges, are seeking to maintain male-only admissions policies.

◆ Professional schools traditionally placed strict limits on the enrollment of women. Until 1945, many medical schools had a female student quota -- a ceiling -- of 5%. Harvard did not even admit women to its medical school until 1945. Harvard Law School denied women admission until 1950, and Harvard Business School refused to admit women until 1963.

◆ Many colleges and universities required women students to have stronger qualifications than men to be admitted. For example, as late as 1970, the University of North Carolina stated that the "admission of women on the freshmen level will be restricted to those who are especially well qualified." For many years, schools such as the University of Michigan and Cornell University required higher test scores and grade point averages for the admission of women.

Even though sex discrimination in federally-funded education was finally outlawed with passage of Title IX of the Education Amendments of 1972, women's educational opportunities are still limited, and women lag behind by many measures. For example:

◆ Financial Aid

Limitations on financial assistance have played an important role in foreclosing educational opportunities for women, and continue to do so. Historically, women were prohibited altogether from applying for certain fellowships. For example, at Columbia University, the largest fellowships were reserved for men, and women were eligible for only four of the 32 smaller award packages. Even today, although women receive a comparable number of financial aid awards nationwide, the average size of their awards is smaller than the average for men.² Women are also disproportionately affected by limits placed on financial assistance for part-time and re-entry students, who are more likely to be women.³

In addition, women are denied access to entire classes of scholarships designed exclusively for men, many for study in fields in which men already have a participation advantage. For example, colleges and universities have provided scholarships and fellowships for "deserving" men to pursue careers in medicine⁴, male mechanical engineering students who are members of the Sigma Chi Fraternity⁵, men from New Jersey⁶, men who attended certain high schools⁷, and others.⁸

◆ Standardized Testing

Standardized tests, including the SAT and PSAT, play a decisive role in determining which college a student attends and whether she receives scholarship money. Unfortunately, these tests are flawed assessment tools: although these tests are designed to be an indicator of future performance, young women earn higher grades in high school and in college than boys,⁹ while consistently scoring below boys on standardized tests.¹⁰ In addition to evidence of gender bias, studies have documented racial, ethnic, and cultural biases in these tests.¹¹ Nevertheless, these tests are still used in awarding critical scholarship money and have an enormous impact on girls' educational opportunities: boys get the majority of scholarships based on SAT and PSAT test scores, receiving, for example, an estimated \$15 million of the \$25 million awarded yearly by the National Merit Scholarship Corp.¹²

◆ Math and Science

While women now comprise 53% of undergraduates nationwide, they remain excluded from or underrepresented in key nontraditional areas of study, such as engineering and mathematics. The underachievement and underrepresentation of girls and young women in math and science programs have important implications for the career paths they pursue as adults. Girls who eschew math and science are less likely to pursue professional careers and therefore less likely to be prepared to enter positions that will provide them with the earning

potential necessary to support their families:

◆ Gender differences in math and science grow as students approach secondary school. In third grade girls think they are good in math in numbers equal to boys, but by high school, girls have begun to doubt strongly their confidence in math.¹³ Once in high school, girls are less likely than boys to take the most advanced math or physics courses,¹⁴ and even young women who are highly competent in math and science are less likely to pursue scientific or technological careers.¹⁵

◆ Although the number of women receiving bachelor's and master's degrees has been steadily rising, women still receive only 38% of doctoral and 40% of all first-professional degrees, and only 17% of Ph.D's in math and science.¹⁶

◆ Faculty Positions

Women are still nowhere near achieving parity in faculty positions in higher education. They are concentrated in the lower ranks of faculty, and their salaries lag behind those of their male counterparts. Indeed, most of the recent gains for minorities and women are among visiting staff and temporary lecturers, not full-time staff. While women are more than 40% of full-time assistant professors, women are only 14.6% of full professors.¹⁷ Minority women are only 1.6% of full-time professors.¹⁸ Even when women do reach full professor status, they still earn an average of \$4,000 a year less than their male peers.¹⁹

◆ Athletics

While women are over half of undergraduates in our colleges and universities, their athletic opportunities are still drastically limited. The availability of athletic scholarships dramatically increases young women's ability to pursue a college education, and helps them develop self-confidence and critical leadership skills. At Division I schools nationwide, women are only one-third of all varsity athletes, and they receive less than one-third of athletic scholarship dollars, one-sixth of recruiting dollars, and one-fifth of overall athletic budgets.²⁰

◆ Sexual Harassment

Sexual harassment is pervasive in schools, affecting both girls and boys. A study commissioned by the American Association of University Women (AAUW) Educational Foundation found that 81% of students surveyed had experienced some form of sexual harassment. Girls experienced harassment at a higher rate than boys -- 85% versus 76%, respectively.²¹ Girls reported that their experiences had a stronger emotional impact, causing them to lose interest in school and diminishing their academic performance.²² Unfortunately, harassment is found at every level of education -- from elementary school to postgraduate programs, yet our schools have failed to respond with appropriate policies and procedures.²³

The AAUW report demonstrates that sexual harassment has become a part of school culture, further alienating girls and young women from our educational system.

◆ Treatment of Girls in the Classroom

A recent report by the AAUW highlights the many ways our educational system fails to meet girls' needs, starting early in elementary school. The study found that girls receive significantly less attention from classroom teachers than do boys. It also found that the contributions and experiences of girls and women are still marginalized or ignored in many textbooks.²⁴ The study found that for these and other reasons, girls' self-esteem and self-confidence plummets as they reach adolescence.²⁵ Unfortunately, the low self-esteem, negative body image and depression that begin at early adolescence often do not disappear as girls mature.²⁶

◆ Vocational Education

In vocational education and training, women continue to be tracked into traditional, lower paying fields in the "pink collar" sector, such as nursing and cosmetology, while men are directed into areas such as construction or repair technology, fields that historically have provided higher wages and greater opportunities for upward mobility. Young women have very few role models in the nontraditional areas: women teach 98% of consumer and homemaking courses, and 69% of office occupations classes, traditionally female courses of study, while only 4% of industrial arts instructors are women, and only 6% of trade and industry instructors are women.²⁷ In addition, young women often face overt sexism and harassment when they do choose a nontraditional course of study, which causes many of them to abandon such courses and thereby to lose the opportunities they offer for greater earning power.²⁸

WHAT IS AFFIRMATIVE ACTION FOR WOMEN IN EDUCATION?

Affirmative action programs for women in education include financial assistance to help women move into fields where their participation has been discouraged, such as engineering, math and physical sciences. They also include outreach measures to ensure the participation of women in a variety of job-training programs.

◆ Financial Assistance

To remedy the persistent effects of discrimination against women in education, federal, state, local, and private entities have developed a considerable network of gender-based scholarships.²⁹ By targeting women for financial assistance, these scholarships serve to ameliorate some of the discrepancies in financial assistance and admissions that have been caused by past discrimination. The majority of these scholarships provide funds specifically

to support women interested in pursuing historically male-dominated fields, thus addressing some of the most harmful effects of prior discrimination.

◆ Outreach and Recruitment

Other affirmative measures aimed at helping women move into nontraditional fields include a variety of outreach programs, including programs to prepare and motivate younger students for study in the sciences, and programs to recruit and prepare women for graduate study.

THE IMPORTANCE OF ENSURING EQUAL EDUCATIONAL OPPORTUNITIES FOR GIRLS AND WOMEN

Educational achievement is critical to elevating the economic status of women and their families. There is a strong correlation between educational levels and the incidence of poverty. Approximately 75% of women who have less than a high school education, and who lead households, live in poverty. Women's earnings are not merely "supplemental"; they are a critical component of the family's income. More than half of employed women in a recent study by the Whirlpool Foundation said they provided at least half their household's income. Among employed women in married couples, almost half (48%) contribute half or more of their families income.³⁰ In an increasingly competitive global economy, it is more important than ever for women to break through educational barriers that keep them from the job opportunities that are critical to economic security for themselves and their families.

Eliminating these barriers produces other important benefits, too:

◆ When women move into nontraditional fields, employers have a larger and more diverse pool from which to draw their workforce. Businesses have learned that this enhances productivity and performance in the changing marketplace.

◆ The opening of increased opportunities for women in graduate and professional fields has broad ramifications as well. For example, the increased number of women in the criminal justice system, including judges and prosecutors, has coincided with improved handling of domestic violence cases, which benefits all members of the family and the community who are affected by violence in the home. And the rise of women in the medical sciences has been accompanied by an increased focus on research relating to breast cancer and other critical women's health issues.

In sum, programs that enable women to overcome barriers to their educational advancement are critical to women and their families, and to our nation as a whole. As we face the 21st Century, our commitment to these measures is more important than ever.

The National Women's Law Center is a non-profit organization that has been working since 1972 to advance and protect women's legal rights. The Center focuses on major policy areas of importance to women and their families including child support, employment, education, reproductive rights and health, child and adult dependent care, public assistance, tax reform, and social security with special attention given to the concerns of low income women.

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NATIONAL WOMEN'S LAW CENTER

TWO HUNDRED YEARS OF CONTINUING DISCRIMINATION: WHY WE NEED AFFIRMATIVE ACTION FOR WOMEN

Affirmative action programs for women are designed to counter the effects of past and present discrimination against women. The extensive history of discrimination against women, including legal and official discrimination in employment, education and virtually all other aspects of public life, has continuing adverse consequences which limit women's opportunities. While much has changed for the better, our country's deeply rooted tradition of "keeping women out" still operates. Therefore, affirmative measures to redress the inequities against women remain necessary to even the playing field and provide fairness for women.

POLITICAL AND CIVIC DISCRIMINATION

Women were denied the right to vote in federal elections until the Nineteenth Amendment was ratified in 1920.

The U.S. government would not issue a passport to a married woman except in her husband's name until 1974.

Until 1994, women could be excluded on the basis of sex from serving on juries.

Until the 1980 census, only husbands were counted as heads of household.

EMPLOYMENT DISCRIMINATION

Many states once had laws barring women from engaging in entire occupations such as the practice of law and medicine, bartending, mining, and fire fighting.

When women were first hired by the federal government during the Civil War, their pay was set at 50% of men's wages. This pattern of wage discrimination by the federal government persisted for the next 70 years.

In 1933, Congress passed a law prohibiting more than one family member from working in the civil service, which forced 3/4 of female federal employees to resign.

Women faced higher qualification standards than men in the military until the late 1970's, thereby restricting their opportunities for G.I. benefits.

Women were kept out of the major labor unions through the early part of this century. When they were finally admitted, unions kept separate seniority lists by sex and gave job priority to men until 1964.

Through much of this century, married women were denied jobs as teachers. In 1930, 77% of public school districts had policies against hiring married women.

Some employers refused job applications from women (but not men) with young children until a federal court held this practice unlawful in 1971.

Until 1964, pregnant women could be fired just for being pregnant. It wasn't until 1974 that the Supreme Court held it unconstitutional to require pregnant teachers to take unpaid leave after their fourth month of pregnancy. Unpaid leave often caused women to lose their seniority status and employment benefits. In 1977, the Court finally ruled that an employer must permit a woman who left work to bear a child to retain the seniority benefits she had accrued.

Until 1975, a state could deny a pregnant woman unemployment benefits for up to 3 months before she was due to give birth on the assumption that she was not available to work.

Sex-segregated want ads were maintained by some newspapers until 1973.

ECONOMIC DISCRIMINATION

Women have been allowed to own property in the United States only since the mid-1800's.

Until 1974, banks were allowed to discriminate by sex in mortgage loans.

Until the Equal Credit Opportunity Act of 1974, women were discriminated against in credit grants in many ways: lenders did not grant full credit to a working wife's income, single women were deemed unqualified for credit, a married woman could not establish a credit history because all her records were kept in her husband's name, alimony and child support were not counted as income, and lenders could inquire into birth control practices and child birth intentions as part of the credit application process.

It wasn't until 1988 that women obtained protection against credit discrimination in commercial transactions.

Women were not equally entitled to administer estates until 1971.

Prior to 1984, women were discriminated against in pensions in a variety of ways, including not having their pension benefits protected during leave, not receiving survivor benefits from their spouse's pension and not being able to include pension benefits as divisible property in a divorce.

EDUCATIONAL DISCRIMINATION

Until the 1970's, women were kept out of many schools, and programs within schools, simply because of their sex. Both private institutions and state schools funded by tax dollars systematically excluded women. For example, in the early 1960's, the state of Virginia refused college entrance to 21,000 women while accepting every single man who applied.

Some state schools continue to exclude women even today: the Citadel and the Virginia Military Institute, both public colleges, maintain male-only admissions policies.

Until 1945, many medical schools had a female student quota -- a ceiling -- of 5%. Harvard did not even admit women to its medical school until 1945. Harvard also waited until 1950 to admit women to its law school and until 1963 to admit them to its business school.

Women did not have the right to admission in every accredited law school until 1972.

Until 1972, there was a 10% ceiling on women students in most engineering programs.

Women were not allowed to compete for Rhodes scholarships until 1976.

Prior to 1972, when Title IX was passed, women had virtually no opportunities to compete in college athletics and did not receive any athletic scholarship money.

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